

NMS NOTICE OF FUNDS AVAILABILITY FAQ's

1. The NOFA states that up to \$225,000 may be requested. Is this a grant total for each potential awarded agency, or per application period?
 - \$225,000 is the maximum amount that would be awarded to any one agency; the actual grant awarded could be less than the amount requested.
2. Will funds be awarded as they are spent, or quarterly, or some other timetable?
 - Grant requests may cover a period of more than one calendar year, however grants may be awarded incrementally and renewed annually based upon grantee performance and available funding.
3. How long will it take to commit all of these funds to HCP agencies?
 - All funds must be awarded and fully expended by September 30, 2016.
4. Can Foreclosure Program Support funds be used for an upgraded phone system?
 - FPS funds can be used by agencies to embrace available technology that improves the efficiency and capacity to provide services to a greater number of homeowners.
5. May we collaborate with other agencies and also submit an individual grant application?
 - One allowable application per agency will be considered, however you may submit a collaborative and single application, but only one will be funded. Agencies submitting a collaborative application will be given preference.
6. Does the partner have to be a MSHDA-certified agency?
 - If you are referring to a collaborative application, the primary applicant must be a MSHDA-contracted housing counseling agency for the 2012-13 program year. Partners would not necessarily have to be a MSHDA-contracted agency, unless their role was to provide foreclosure counseling services.
7. Can funds be used to pay the salary of a counselor?
 - Yes, if the counselor is only providing foreclosure-related counseling services. Otherwise, it would be proportionate to the time spent on foreclosure-related activities vs. other responsibilities. Please see Question 8 as well.

8. If it is the full salaried amount, could an agency also bill MSHDA \$450 for the clients' services?
- No. Agencies would want to consider their total cost to provide foreclosure-related services (benefits, office space, equipment, supplies, marketing) in their application vs. just covering a counselors salary and/or benefits.
9. Can an agency apply for NMS funds **AND** continue to bill MSHDA for services?
- NMS funds must be utilized for foreclosure-related activities, so agencies could continue to bill MSHDA for pre-purchase services or NFMC services if applicable. Keep in mind that MSHDA's 2012-13 counseling program budget has been reduced drastically this year. NMS grant funds will be an important resource to support an agency's counseling program.
10. Do you want the agencies full budget, with all sources of revenues/expenses?
- A detailed project budget will be required that demonstrates revenues and expenses used to carry out this project. Reports that detail the actual uses of funds; the number of homeowners assisted; and the outcomes achieved will also be required.
11. What are the reporting requirements?
- Agencies will be required to report activities/accomplishments which may be in a format similar to a HUD 9902 or other CMS generated report. Grantees will be provided reporting format specifics based upon the type of grant awarded and proposed activities.
12. May we add graph attachments to questions?
- Application questions are designed for a narrative response or description, however supporting documentation in an electronic format may be submitted along with the application.
13. Can agencies with satellite/branch offices submit an application for each office?
- No. The agency is responsible for submitting one application however proposed activities or uses could vary for each branch.
14. If approved for funds when would we be likely to receive them?
- Funding decisions will generally be made within 30 days following the end of the previous quarters' funding round. Following the announcement, a grant agreement must be executed, a comprehensive review scheduled if required and funds would be disbursed shortly thereafter.

15. Can an agency request NMS funds for the purpose of reimbursing the agency for a prior years matching funds for a Michigan Foreclosure Prevention Corps member?
- No, however NMS funds may be requested for future Michigan Foreclosure Prevention Corps rounds.
16. Can grant funds be requested for program management and oversight that is attributable to foreclosure prevention, if there is no present funding for this position?
- Yes, see answer to Question 8.
17. If we propose hiring a new counselor(s) with the grant funds to increase our capacity and serve unmet need in our service area, can we hire counselors with industry experience who are not yet MSHDA-certified but who will be mentored to attain certification?
- Yes.
18. Is there going to be a webinar on writing this proposal?
- No.
19. Will all questions and answers from all potential applicants be posted or sent to us?
- FAQ's are posted on MSHDA's web site and updated regularly.
20. Is the "comprehensive audit" conducted by an external agency and is there a cost? If so how much should we budget?
- The comprehensive analysis of an agency's foreclosure counseling program will be conducted by a specialized MSHDA-approved technical assistance provider. The \$2-3,000 estimated cost can be included as part of the agency's grant request.
21. Can we use NMS funds to pay for counselor and executive director's time going to Continuum of Care meetings, trainings, making presentations at banks, county departments, etc.?
- NMS funds must be utilized for foreclosure-related activities.
22. Can we use the NMS funds for families who need short term coaching or financial management assistance due to mortgage or tax delinquency problems to avoid foreclosure?
- Please see examples of allowable uses for Foreclosure Related Service (FRS) Funds on pages 3 and 4 of the NOFA.
23. One of the challenges facing our consumers that have lost their homes and transitioning to rentals is the lack of funds for first months' rent/deposit? Can we allocate some of our NMS funds for this purpose?
- NMS funds must be utilized for foreclosure-related activities.

24. Is there a maximum grant period allowed or a preferred term for the grant request?

- There is not a specified maximum, however applicants should keep in mind that this funding must be used for foreclosure-related activities. Therefore, unless an agency demonstrates the ability to expand reach to increase the number of clients, they should most likely estimate a potentially declining number of foreclosure clients over the next 2-5 years.

25. Is there a guideline that we should follow in order to make a reasonable request in order to avoid asking for too little or too much in funding?

- The maximum request is \$225,000 for all eligible categories. Agencies would want to consider their total cost to provide foreclosure-related counseling services (administration, benefits, office space, equipment, supplies, marketing) in their application. MSHDAs 2012-13 counseling program budget has been reduced drastically this year, so NMS grant funds will be an important resource to support an agency's foreclosure counseling program/activities.

26. Can agencies apply for one section at a time? Can we apply for a particular section more than once?

- NMS funds are available on a first come, first serve basis. We would recommend you evaluate your counseling program in the "big picture" and request adequate funding in the first round. Otherwise, depending on the number of applications there may not be another opportunity.